



Journal of International Women's Studies

Volume 18

Issue 1 *Empowering Future Generations of Women and Girls: Empowering Humanity: Select Proceedings from the Second World Conference on Women's Studies, Colombo, Sri Lanka*

Article 15

Nov-2016

Dignity and Empowerment: An Exploration of the Microcredit Experiences of Women in Rural Bangladesh

Rahima K. Lipi

Follow this and additional works at: <http://vc.bridgew.edu/jiws>

 Part of the [Women's Studies Commons](#)

Cover Page Footnote:

This paper was financed and supported through the Research Council of Norway project: 'Poverty and Shame: Perspectives and Practices Concerning Anti-Poverty Measures in a Global Context' (413664).

Recommended Citation

Lipi, Rahima K. (2016). Dignity and Empowerment: An Exploration of the Microcredit Experiences of Women in Rural Bangladesh. *Journal of International Women's Studies*, 18(1), 230-259.
Available at: <http://vc.bridgew.edu/jiws/vol18/iss1/15>

This item is available as part of Virtual Commons, the open-access institutional repository of Bridgewater State University, Bridgewater, Massachusetts.

Dignity and Empowerment: An Exploration of the Microcredit Experiences of Women in Rural Bangladesh

Cover Page Footnote

This paper was financed and supported through the Research Council of Norway project: 'Poverty and Shame: Perspectives and Practices Concerning Anti-Poverty Measures in a Global Context' (413664).

Dignity and Empowerment: An Exploration of the Microcredit Experiences of Women in Rural Bangladesh¹

By Rahima K. Lipi²

Abstract

Modern microcredit, as a tool for economic and social development, emerged with the assumption that it would promote women's empowerment. Some researchers have found that microcredit has had a significant amount of success. However, some of these supportive studies have also ignored the subjective history of the participants. A second critical view of microcredit presents the practice as a Western World notion which exploits women as a tool of the market economy in order to gain profit, arguing that it has failed to provide an alternative to women's vulnerability and survival. This article focuses on the drawbacks of both approaches. This research is based on sampling and in-depth interviews conducted by the author, using a semi-structured questionnaire. This methodological choice allowed the author to adopt a subjective view within the studied phenomenon, and to understand the social world associated with that phenomenon. The aim of this methodological choice was to apply an on-going awareness and assessment on the process and findings of the research. Furthermore, the methodological choices allowed the participants to express their own definitions of dignity and empowerment in their lives, and the way they have negotiated their personal lives between perceived meanings, and the assumptive meanings of empowerment through the microcredit programs they utilized. The results demonstrated that family life coupled with financial progress was the first and foremost meaning of dignity for all the participants. Additional definitions for dignity in life also emerged. After experiencing the microcredit program handled by the Grameen Bank, the results of a positive experience using microcredit increased their feelings of dignity as they had defined it. The remaining participants experienced microcredit with feelings of risk, stress, shame, marginalization, vulnerability, and other challenges. Recommendations advocate for skill-based

¹ **Acknowledgement:** As a part of the thesis work for a master's degree in International Social Welfare and Health Policy, the project for this article was financed in part by the Oslo and Akershus University College of Applied Sciences, Norway. On the basis of an ethical code of conduct, the project was approved from the Norwegian Social Science Data Services, reference number 36070. As a researcher, I am very grateful to participants in the project as informants who shared their experiences. I am indebted to the volunteers who assisted as a guide at the field. Special thanks to my supervisor Erika K. Gubrium and Diana J. Fox, the Editor, Journal of International Women's Studies. Thanks to my colleague Mahbub Huda who gave me great logistic support during my field work at Jamalpur, Bangladesh. I thank my other colleagues Nataliia Moshina, Sattwick, Sarah Skuseth and Jairous Miti for their valuable suggestions and thoughtful discussions.

² Oslo and Akershus University College of Applied Sciences, Norway. Correspondence concerning this article should be addressed to Rahima Khatun Lipi, via at UNICEF Norway. Contact: rkliipi@gmail.com. Rahima Khatun Lipi is employed as a fundraiser, by UNICEF Norway. Previously, Lipi was coordinating social development projects with the Islamic Relief Bangladesh and the Ashokti Punorbashon Nibash (APON), targeting several groups of people including, drug abusing women, orphaned children and their widowed mothers. As a Field investigator Lipi was working with the International Center for Health and Population Research (ICDDR, B). Her professional specialization is based upon the concepts of development for women and children. She has an interest to do a further research in the same fields. Lipi has a Master's degree in International Social Welfare and Health Policy, the Oslo and Akershus University College of Applied Sciences, Norway, and, a Bachelor's degree in Social Anthropology, the University of Dhaka.

interventions and/or the creation of alternative ways to promote participants notions of dignity and empowerment.

Keywords: dignity, empowerment, microcredit, women in Bangladesh

Introduction

Modern microcredit as a tool of economic and social development emerged in rural Bangladesh and worldwide through the pioneer organization the Grameen Bank, established in the 1970s. Microcredit continues to be touted as the tool and ‘magic bullet’ solution to reduce poverty and enhance the empowerment of women within the development debate (Edwards & Hulme, 1996). The assumption underlying the practice is that microcredit can be a vehicle toward promoting women’s empowerment while they are living in less than privileged conditions.

The socio-economic background of the study participants

The general socio-economic background of rural women in Bangladesh is largely based on discrimination and domination. For example, only 3.5 percent (0.62 million) out of 17.8 million agricultural holdings are female owned, despite equality being enshrined in the legal system (World Bank, 2008). Furthermore, due to women’s limited access to the labor market, marriage is practiced as the ultimate solution for social security and survival (Amin, 2008). This situation is associated with other social problems including early age marriage and childbirth, dowries³, domestic violence, and required veiling (Nasrin, 2011; UNICEF, 2010; Kandiyoti, 1988; Dil, 1985; Rozario, 2006; Zaman, 1999). Given this overall situation, women’s developmental and social interventions programs such as microcredit have been considered important.

The philosophical aspects of microcredit and the nature of empowerment

Microcredit is a tool of economic and social development. The notion of women’s empowerment within microcredit programs provides for collateral-free credit, which includes terms for repayment with interest, provided to women to become entrepreneurs, as well as playing a key role in developing increased social awareness and decision-making capacity (Grameen Bank 2011).⁴ When women are given entrepreneurial responsibilities, they are also held responsible for repaying their loans (ibid). The philosophical aspects of microcredit and the nature of the empowerment it was intended to produce are clear from an essay written by Grameen Bank founder, Dr. Yunus in “Credit for Self-Employment: a Fundamental Human Right”: the economic system must be competitive” where he states, “competition is the driving force for all innovation, technological change, and improved management.” (Yunus, 2003. p. 206). Thus, microfinance is situated both within neoliberal and the capitalist approaches to profit (McDermott, 2001). Within this described philosophical terrain, microcredit encourages viable income-generating activities such as paddy husking, lime-making, manufacturing, pottery, weaving, and garment sewing. A trustworthy peer group is created for the women participating in microcredit and creates professional solidarity. The ‘credit-plus program’ or the supplemental support within the microcredit scheme begins with teaching illiterate members how to write their signature, providing

³ The dowry is a financial transaction from the bride’s family to the groom’s family during marriage arrangements (Anderson & Baland, 2002).

⁴ http://www.grameeninfo.org/index.php?option=com_content&task=view&id=26&Itemid=175. Date of access 2011, 15/07/2014.

clarification of organizational rules, and social awareness training based on promises known as the Sixteen Decisions. The goal of the Sixteen Decisions was to empower women through networking with each other in order to create a knowledge base about labor, unity, discipline, and the issues of dowry and child marriage. The Grameen Bank found microcredit to be a successful scheme with a 97 percent loan recovery rate.

The critical perspective and relevance of the current article

Reports from the International Monetary Fund and the World Bank have shown microcredit to be an enormous success. For example, the World Bank (2006) reported that microcredit has enabled the poor to increase their incomes, reduced poverty levels and vulnerability, and has assisted poor households in moving beyond everyday survival to planning for the future, improving living conditions, education levels and health (The World Bank report, 2006). In Bangladesh, some researchers including Syed Hashemi and Ann Riley (1996); Marquerite Robinson (2001); Tauhid Hossain Khan, Md. Ershadul Islam, Md. Ishtiaq Ahmed Talukder, and Md. Bashir Uddin Khan (2013); Tasqurun Nessa, Jamal Ali, and Roslan Abdul-Hakim (2012); Shahidur Khandker (1998), found that microcredit as a tool of economic and social development, has had a significant amount of success according to the criteria of empowerment as defined by modern development. However, they have ignored the subjective history of the participants, and have overgeneralized the success of microcredit for all microcredit users.

The critical perspective (Ahmed, 2008; Goetz & Gupta, 1996; Karim & Law, 2013; Rahman, 1999; Faraizi et al., 2011; Montgomery et al., 1996) has presented microcredit as a Western World notion that exploits local cultural values and norms. Karim's (2008) anthropological study explored men and their families while trying to maintain the sanctity of their family honor by observing the honor of their women. Agents of microcredit, as part of societal patriarchal rule, used rural Bangladeshi notions of the honor and shame of women, as a means to manipulate them for the goal of the organizations' capitalist interests (Karim, 2008). Women were not given entrepreneurial skills and supports, and their husbands ended up controlling the microcredit (ibid). Furthermore, while the Sixteen Decisions was assumed to serve women's empowerment, in reality women often took loans to pay the dowry for their daughter's marriage instead of utilizing them according to the lesson of the Sixteen Decisions (Faraizi et al., 2011). Moreover, the outcome of success of microcredit was measured by Ten Indicators such as, family members drinking pure water, having sufficient clothes to wear, the use of a sanitary latrine, and living within a defined standard of the house. The indicators took into account the material development of the household instead of the achievement of women's skills in utilizing the loan (Faraizi et al., 2011).

However, the critical view could also be problematic as it has only considered microcredit as an instrument for the loan provider's capitalist interests. The critical view has not provided for an alternative to women's situations of vulnerability and survival while the economic structure of the entire state is also based on an ideology of a capitalist economy.

This article takes the view that both the critical and the universalistic perspectives are shortsighted. It focuses on the drawbacks of both approaches and offers recommendations based on these critiques, exploring a more limited kind of empowerment and dignity for women within the conditions that already exist, namely that women can achieve both within the existing conditions of patriarchy as a first step in transforming their conditions. It is argued that microcredit organizations can work to create an environment in favor of women participants' perceived

notions of dignity in their lives. This focus embraces incremental change, recommending a series of stages toward empowerment, stages that are achievable, and which are rooted in women's subjective views within the context of their lives, offering a step by step process. Specifically, the article explores a project conducted in the *Ratanpur villages*⁵, Jamalpur district, in Bangladesh. Taking into account the participants' social and personal backgrounds, this research captured women's perceptions about empowerment and dignity in their lives and how their microcredit experience impacted their own meanings of dignity and empowerment. The investigation sought to know how the participants negotiated their perceived meanings of dignity and empowerment, and the Grameen Bank's notion of empowerment via microcredit. The result is a more integrated and effective version of microcredit in favor of promoting women's dignity and empowerment, incorporating women's own viewpoints.

Methodological framework

The phenomenological approach was employed in the data-collection. Drawing on the hermeneutic tradition, women's experiences were employed as sources of knowledge, further sensitizing the researcher about the meanings that might be presented within the narratives of the participants (Todres & Wheeler, 2001). For example, the author's motivation to conduct this research on this particular theme came from her experiences as a social development policy implementer. Although the author's interpretation of the research questions was based on prior understanding, there was an effort to reduce biases connected with her previous viewpoints, both empirically and theoretically. A selection of background literature was reviewed to sensitize the author to potential bias. The interview guidelines were comprised of a semi-structured questionnaire with the intention of holding follow-up, in-depth interviews, and to explore the knowledge and perceptions of the interviewed women.

Participant demographics

Ratanpur village in the *Jamalpur district*⁶ is a typical rural site, which included an intervention program from the Grameen Bank, and was chosen for field work due to the researcher's knowledge of the local population, and the likelihood of employing a local volunteer to assist with the selection of the participants.

The inhabitants of Ratanpur village were primarily agriculturally dependent upon the small plots of land that they either owned or worked on as tenant farmers. Some of the inhabitants of Ratanpur village worked in various governmental and non-governmental organizations, and most of those organizations (e.g. schools, NGOs, governmental administration) are situated in the town area called Pourashabha.

A preliminary meeting was arranged by a volunteer with a group of twenty women who were available among the total population. During that meeting, five women were selected for interviews according to their availability. These original five participants provided four additional interview participants. A total of nine women were interviewed. The number of the interviewees was small; however, the intent was not for empirical generalizability, but rather for theoretical generalizability.

⁵ Used pseudonyms for ethical considerations, protecting the identity of participants.

⁶ Map attached as an appendix.

The main criteria for the selection of each participant were a minimum of twenty years and being a recipient of microcredit for a minimum of two years. Usually, only adult women were eligible to obtain loans for entrepreneurship, hence the age requirement. Furthermore, the condition of two years using microcredit was based on having some experience with the program. Participants had anywhere from three to five years of primary school education, but educational components were not a part of the selection criteria. None of them had any occupational training from any institution other than involvement with microcredit providing institutes.

Perspectives on women's empowerment

The perspectives of women's empowerment were not self-evident and therefore needed to be examined in the local context. Some definitions of women's empowerment were found from feminist perspectives and development practitioners; however, the meaning remains vague and is widely debated (Afsar, 1998; Rowlands, 1997; Agarwal, 1994; Moghadam, 1990). Furthermore, philosopher Martha C. Nussbaum (2000) has described a list of 'ten capabilities'⁷ for any human being, anywhere, to live a life with dignity, including situations with disparity and violence (Nussbaum, 2000). Nussbaum (2000) argued that the empowerment approach is a claim on society that the capabilities of a person should be developed to the point at which the person is fully capable of choosing the functionings⁸ in question (Nussbaum & Glover, 1995). The capability approach of empowerment is utilized in contemporary development studies and implemented by the United Nations Development Program (UNDP) (Klasen, 2006).

The capability approach and operational definition of women's empowerment

Nussbaum's capability approach (2000) has been criticized for ignoring the ethnic view point and women's own perceptions (Deneulin & Shahani, 2009). Some commentators have called it paternalistic to determine capabilities for other cultures and societies, and have advocated the deployment of more participatory approaches (Stewart, 2001; Sen, 1999). Additional critique observed that a wider range of people should have the opportunity to participate in deciding what criteria should be identified, not only local elites (political or religious), or cultural experts (domestic or foreign). Sen (1999) advocated public participation and discussion in the case of identifying these capabilities.

In the local context of Bangladesh, the idea of availing certain of these 'ten capabilities' such as, women having control over their material and political environments, social bases of securing self-respect and non-humiliation run contrary to general norms and practices of social institutions like family and social supports. It can be argued that Nussbaum's 'ten capabilities' list did not take into consideration the subjective situation of women in this society. Rather, an operational definition of empowerment should be proposed, specific to the women of rural

⁷ The 'ten capabilities' include life; health; free movement; ability to use senses to imagine, think, and reason as the result of an informed and cultivated adequate education; attachment to things and people outside; practical reasoning; affiliation; having social bases of self-respect and non-humiliation; being able to live with concern for and in relation to animals, plants, and the world of nature; being able to laugh, to play, to enjoy recreational activities; control over one's material and political environment (Nussbaum, 2000). The capability approach refers to the opportunities that render people capable of living the kind of life they feel has value and dignity, and that such capabilities engender an empowered person (Nussbaum, 2000).

⁸ Functionings are defined as the beings and doings of people, or the factors which make a life valuable such as Work, rest, being literate and healthy, and taking part in the community life (Sen, 2001).

Bangladesh: *Women's empowerment urges the provisions of opportunities, social bases, and supports the goal of dignity that is sensitized to the subjective understanding of women and also acknowledges the current social context in which they live.* The operational definition of women's empowerment establishes as interchangeable, the meaning of 'women's empowerment' and 'dignity'.

Critically adapting the capability approach

Nussbaum's model suggests that the primary means of development is the process of expanding human dignity by choosing options and opportunities in life to promote empowerment.

Table 1: *Organizing framework for the concept of dignity and empowerment: Nussbaum*

Dignity →	List of 10 capabilities demand: -opportunities	Empowerment ←
--------------	---	------------------

The operational model has been adopted in this article to collect the options and opportunities described by interviewees for their own dignity and empowerment; in place of the Nussbaum's 'ten capabilities'.

Table 2: *Dignity and empowerment perceived by the participants*

Dignity →	Participants' perceived capabilities demand: -options, and -opportunities	Empowerment ←
--------------	---	------------------

Adopting the operational model has made it possible to know the real lives of female microcredit users. While Nussbaum's 'ten capabilities' could be described as ambitious and far reaching goals, they sometimes ignored the lived-experiences and real life conditions of women. For instance, a significant number of the interviewed women had no numeracy and literacy except the skill of writing their signature that they learned after becoming a microcredit receiver from the Grameen Bank. This researcher asserts that empowerment should not be exclusively contingent goals that are immediately out of reach.

Analysis of data

The first phase of the analysis took place during interview sessions. Amid the second phase of data analysis, all text of the transcriptions were read to gain a general idea of similarities and differences of opinion among the participants according to their biographical particularities. At this stage, participants were organized into three groups based on their marital status: married women without a serious conflict with their husbands⁹, married women with a serious conflict

⁹ No continuous dispute between husband and wife that may also not hinder them in making joint decisions.

with their husbands¹⁰, and widowed/abandoned women. The goal was to understand their personal histories to help to interpret the data. Furthermore, this stage allowed for the consideration of a categorization of themes from the transcribed texts. During the third phase, the participants became units of analysis based on their biographical particularities. Data were coded by dividing the transcribed texts into subject categories. In the fourth phase of analysis, data were compared and cross-checked with the other phases.

Validity

Following Cho and Trent (Cho & Trent, 2006), the study adapted the holistic view of validity¹¹ which supports an analytic tool allowing the identification of comparative, operational, and methodological relationships within the research purpose (s), questions, and processes (ibid). Theoretical Validity¹² was considered through the formulation and process of discussion during the entire research process.

The internal validity of the study was ensured by the process of investigating how phenomena and different biographies operate in the case of participants' defined meaning about their dignity as well as through experiencing microcredit in their lives. It is relevant to mention that at first, when participants were asked about their perceptions of empowerment in their lives, it was difficult to obtain their reflections. They said that they did not need power; they asked for a simple life with their family. Later on, when they were questioned about their perception of dignity in their lives, it was much easier to get answers. The researcher's familiarity with the society made it easy to build a rapport and grasp participants' verbal and non-verbal expressions. These efforts to understand the perceptions of the participants ensured a higher degree of accuracy in presenting the participants' 'inner worlds' e. g. their phenomenological worlds (Johnson, 1997).

Perceived meaning of dignity and the experience of microcredit

The links between the private problems of individuals and important social issues have been analyzed and acknowledged by C. Wright Mills (1959). Personal histories with different biographical particulars such as marital status, education, degrees of cooperation and agreement with husbands, availability of resources and opportunities, motherhood, shelter at parents' homes during widowhood, having a mother as a role-model of utilizing microcredit, and utilization of seasonal crops all helped to define the meaning of dignity and empowerment, and capture the experiences of microcredit.

Defining the meaning of dignity

The most influential particularities were marital status and the status of relations with their husbands. Family life, relationships and economic cooperation with their husbands were highly desired conditions of a life with dignity. In the absence of a husband, according to the social norms, participants were inclined to have their sons take responsibility for the family and wanted to form

¹⁰ Continuous dispute between husband and wife that may hinder joint decision-making.

¹¹ The holistic view of validity refers an inclusive discourse of validity in qualitative research by reflecting on what matters specific to the problem/research within our research purview (Cho & Trent, 2006).

¹² Theoretical Validity refers to discussion of how a phenomenon operates and why it operates is it does (Johnson, 1997). Strategies for promoting theoretical validity: extended field work, peer review.

their identities through their sons. Participants living in absolute poverty tried to fulfill their economic needs through different options in an attempt to utilize available resources beyond microcredit such as seasonal crops or earnings from the other sources, even while existing in abusive relationships with their husbands. Khodeja, as an abused wife described her meaning of dignity:

The way I am living now should not be considered a life with dignity. My husband asked to take a loan for crop cultivation, and I did it. He beats me if I do not listen to him. He is not a good person. He asked for a dowry for his economic investment, so I had to take the loan again. But, after receiving the loan he did not invest well. He could have purchased a cow which would not be losing anyway; but he did not.

To have dignity in life, Khodeja wanted a self-defined good family, namely where she had the freedom to work for a living, her opinions heard, and not to be tortured.

Trying to fulfill economic needs through dependence on someone outside of the family was connected to vulnerability in a woman's personal life and resulted in societal shame. Participants faced hard situations in regard to their husbands' deaths or their husbands' abandonment of the family, in their husbands' non-cooperation about family issues, or a husband avoiding responsibilities. *'Not to take any help from others is best for saving dignity'*: this quote by Komola expresses her strongly perceived notion of the participants who were widows and abandonees. However it was extra-stressful to face the patriarchal power outside of her family. Arzian said, *'People looked at me differently when I went to sell my labor'*. In those particular situations, participants used the limited resources available to them at home. In a few cases, women took shelter at their parents' homes. Successful negotiation of their hard situations contributed to their definitions of dignity. Some participants found economic independence the most desirable, particularly when there was nobody in the family to provide income. One participant found shelter in her parents' home and also found her mother to be a role model in using microcredit.

Participants mentioned some obstacles on the path of becoming independent such as, lack of mobility, a lack of confidence, limited networks, family and social barriers for maintaining networks and communication, domestic violence, and lack of market linkages; inadequate education and training; and a lack of economic ability to maintain everyday family expenditures. Most of the participants, including one victim of domestic violence mostly preferred paying jobs in order to become financially self-reliant (Parthasarathy 2012).

Nussbaum's list of capabilities and perceived dignity

The personal histories of the interviewees found different degrees of adaptability when compared to the list of capabilities that Nussbaum (2000) described in favor of dignity in life. In general, participants explicitly insisted on having life, health, affiliation, and happiness within a family life with good family relationships as the primary means of obtaining dignity. However, these remained ideals and were not applicable to all. For example, women had to be selective in cases of crisis management, such as when they were widowed and abandoned and motivated by the potentially undignified status of being alone. Participants, who agreed with their husbands regarding family issues, felt that they had a social basis of self-respect and non-humiliation. None of the participants stated concerns over the political environment. While participation in one's

political environment could expand their options and opportunities, with pre-existing conditions such as their security and survival unfulfilled, women are far less likely to be concerned about their political environment.

Making a list of perceived options and opportunities for dignity

Interestingly, participants' perceived list of options and opportunities for empowerment were not necessarily specific to their own biographical particularities. For example, almost all participants selected family life with a husband's cooperation as a necessary feature of a life of dignity.

Table 3: Options and opportunities described by the participants for the meaning of dignity in life.

	<p>Participants' perceived options and opportunities for their dignity:</p> <ul style="list-style-type: none"> ▪ Family life with economic solvency, and cooperation with husbands who take the responsibility for breadwinning. ▪ Progress for the family; fulfilling their needs such as food, clothing, shelter, health, and children's education. ▪ Job opportunities for the participants' husbands who were married. ▪ Paid job opportunities for the participants. ▪ Institutional support for more microcredit for the participants who had no serious conflict with their husbands allowing for both husband and wife to invest in multiple sources to mitigate economic risk. ▪ Increased network and mobility of the participants as part of entrepreneurial skills. ▪ Assistance to cope with the hard situations such as widowhood. ▪ Special concern for the extremely vulnerable. ▪ Entrepreneurial knowledge and education for the participants. ▪ Communication with community members and connection with the market. 	<p>Empowerment ←</p>
--	--	--------------------------

Both, Sen (1999) and Nussbaum (2000) have stressed that an income focused approach in the development of women does not take into account women's distinctive needs, and does not capture the dimension of security. However, in this local context and in the case of absolute poverty, economic security could be a support. The women's views intersected with Sen's (1999) emphasis on income and most focused on economic security. Professor Yunus (1989), by contrast, has argued that self-employment has greater potential for improving the asset base of the poor than wage employment has. Nonetheless, women's practical and immediate situations emphasize the importance of rethinking microcredit implementation strategies to ensure dignity and empowerment of women.

Subjective meanings of dignity vs. microcredit

The impact of microcredit in promoting beliefs around dignity and empowerment have been organized into two broad themes: 1. Experiences of using microcredit by the participants in relation to microcredit borrowing decisions, investment, and repayment; and, 2. The experience of using microcredit and the long-term consequences.

Personal history and microcredit use experiences

The experience of microcredit use was reflected in the participants' decision-making and negotiation skills, feelings of respect in the family, level of knowledge and networks in economic dealings, the degree of freedom from the family, the degree of mobility and skills, and in measures for addressing vulnerability and marginalization.

Three recipients of microcredit borrowing viewed the investment decision as a greater degree of cooperation with their husbands, and indicated a satisfactory family life per their meaning of dignity. However, one of them still expressed interest in having a paid job, to increase her independence, in addition to the impact of her good investment of microcredit by her husband. As she (Banu) said:

I feel I should have a job, so I could live a free life. A paid job means freedom. Self-reliance means freedom. I live in a rural area where no job opportunities exist. So, if I had a sewing machine, I could even do the job staying at home. I gave the microcredit to my husband as he was not doing anything to make a good living.

Banu's statement demonstrates that she set no barriers for her own employment. In addition, these three participants mentioned the loan repayment timing, two weeks from when the loan was received, was fairly fixed. They repaid either from their investments or from their husband's income. Further, microcredit borrowing and utilization decisions also included with dissatisfaction or unwillingness in the cases of some participants, who had serious conflicts with their husbands, fewer social connections and less help from the family. Overcoming social barriers in order to achieve a higher degree of agency and personal freedom contributed to the decision to borrow and invest in microcredit. In few cases the participants who had no male members in their family and no other means of support selected microcredit.

Most of the participants mentioned that loan repayment began too soon after receiving the principal loan from the bank before they could build income from their investments. They repaid it from other income sources or from the principal loan they had received. The stress and vulnerable situation created by repayment schedules emerged frequently within the trajectory of participants' stories, some of whom defaulted because they had no other resources to overcome the situation. As defaulters, they also received social shame and vulnerability (Hulme and Moore (2006).

Personal histories and the long-term consequences of using microcredit

The goal of the investigation into the long-term consequences of microcredit was to find out how far participants were able to reflect on of their perceived meanings of dignity from the implemented microcredit as a tool of economic and social development.

Perceived meaning of dignity vs. progress in life

Only one of the total participants invested her loans autonomously bringing progress to her family. There was a comparatively high degree of economic progress in the families of the three participants who had increased cooperation with their husbands. They also had more social connections and education, although they did not invest directly. Their husbands invested microcredit for long-term projects such as land leases or cow purchases and home building. However, four participants who were either in abusive, non-cooperative relationships with their husbands, or who were abandoned or widowed and had no other supportive resource, were unable to progress in the expected way. They became even more marginalized, vulnerable, stressed, shamed and humiliated. As Shapla said:

I could not pay the loan fully. That was a shame. The bank staff used to come frequently asking for the loan back and used to say, 'why have you taken this loan if you cannot pay?' Women of the group also used to ask me to pay. It was a great shame for me. I went to my parents' home. The bank staff looked for me there also. I found shame in front of people at my parents' home. I could not blame them because they told me rightfully and they did not tell me anything bad.

Shapla blamed her husband for her situation, since he did not take responsibility to earn money to help pay back the loan, and he a situation of social shame for her. However, while her family did not blame her, because they understood the negligence of her husband, she nonetheless felt shame for her default. As is the cultural norm, a woman's shame reflects the dishonor she has brought on her husband, even though her husband played a role in the loan default. It is important to note that the same microcredit program played variously supportive roles to the participants who had different biographical particularities. For example, the participants who had a comparatively lower economic status, less freedom, respect and cooperation from the family, had a serious conflict with their husbands, or, were widowed without any other supportive resources, or almost no other resources or support from their parents' family, usually became loan defaulters. They were not further encouraged by the Grameen Bank to take loans to make a positive change or offered support to address their difficult situations. Instead additional microcredit was only given to participants who had other supports indicating they could repay the loans. As Arzina said:

I tried to do a rice business, but I could not do well. I became a defaulter. At that time I used to sell my labor to earn for my children. I used to go very far away for work and my children used to be at home whole day alone. The situation became worse when I became sick. Then I became dependent on occasional help from relatives and rich neighbors; but since I was a defaulter I was unable to take further loans to change the situation.

Arzina could not overcome her hard situation, having no other resources or sustained support beyond the microcredit.

Perceived meaning of dignity vs. ideological impact of microcredit

Despite the different biographies of the participants, all were convinced to borrow microcredit to improve the standard of their family, since having a family life was their most important criteria of living a life of dignity. Over the long-term, except in the cases where progress was experienced in cooperation with their husbands, most participants did not perceive an increase in their experience of living with dignity. One participant found her meanings of dignity, as described: managing the situation in absence of her husband, the scope of dependency on her sons. One participant who had a non-cooperative husband, and another widowed participant found the stress and risk of becoming marginalized after becoming a defaulter. The participants perceived needs of some options and opportunities such as, opportunities for paid jobs, larger amounts of microcredit assistance for risk mitigation, assistance to cope with hard and vulnerable situations such as widowhood and default status, job opportunities for participants' husbands, investment knowledge and education, and freedom from the family.

Recommendations and conclusions

The necessary options and opportunities for dignity in life as described by Nussbaum were not necessarily perceived by all participants. They perceived family life as the most important particular to characterizing a life of dignity, with some additional nuances such as managing without a husband, the scope of dependency on their sons, and independence. Over the long-term, three participants who had a higher degree of cooperation with their husbands, family support, utilizing resources beyond microcredit, number of years of education, and the economic condition of the family. Ultimately, Nussbaum's criteria can be adapted to the goal of emancipation for those struggling for freedom and non-violence, lack of education, and other obstacles participants described. However, the contradiction was that the application of the list of capabilities needed social and institutional supports to be applicable. Rural Bangladesh does not have those supports in sufficient quantities. Thus, utilization of microcredit to foster the entrepreneurial role of the participants was not supported by the social and institutional bases; consequentially, as the data indicated, participants faced difficulties of risk, stress, fear of defaulting, and further marginalization. Arguably, a society where gender segregated social roles are prominent, women are engaged intensively with household work and usually prefer to have their husbands employed first, as was reflected by the interviewed participants. There is also a significant need to address the inclusion of men's roles in household work; social institutions and patriarchal roles and beliefs need to change to permit women greater opportunities.¹³

In previous studies, which pointed out the progress of women who used microcredit and valued family as a pathway to dignity, women were married and had cooperation with husbands. Those researchers ignored the cases of different personal histories such as, with or without other resources than microcredit, domestic violence, women who had a serious conflict with their husbands, widowhood, or abandonment. The researchers who conducted their research from a critical perspective primarily considered microcredit as an exploitative tool of the capitalist approach. They did not take into consideration realistic pathways to reduce the existing

¹³ While the research included an investigation into the need to change the patriarchal structure and associated rigid gender roles and beliefs, this paper does not address in any detail that component of the study. Instead, the focus is on women's perceptions of dignity and empowerment, the limitations they face with microcredit, and the possibilities for some improvement given the patriarchal context.

vulnerability and survival problems of women, while the contemporary state is already based on the capitalist approach for modern development.

Although there are many reasons to appreciate the initiative of microcredit considering the glaring need in poor economic and social situations, microcredit is much less likely to be of value for women, if programs invest in microcredit through men.

Recommendations for policies and interventions

Additional qualitative research is needed to explore the intersection of microcredit programs with women who are living under various conditions of social stigma such as divorce and widowhood, belonging to a specific ethnic communities that face historical marginalization, or women who have been sexually abused. A central question is how women can prioritize their needs while they are living under these many limitations. Findings favor the creation of options and opportunities that participants defined as important to them, given their circumstances. Social policies need to pay attention on women's chosen capabilities rather than attempting to impose blueprints for change from abstract models.

It is clear from the data that those who became the most helpless, vulnerable and eventually defaulted on their microcredit loans due to lack of investment skill should be helped with a special service system and/or social assistance. Data show that women in this category were discouraged to take microcredit when they failed to repay, emphasizing that the overriding concern of microcredit providers is protection of the bank's investment rather than transforming the condition of women. Microcredit, as a tool of economic and social development, should build in the services of skill training and employment guidelines in conjunction with governmental and non-governmental organizations, with intensive monitoring. Interest-free and delayed repayment terms should be considered until the most vulnerable women are able to generate income.

References

- Afsar, H. (Ed.) (1998). *Women and Empowerment: Illustration from the Third World (Women's Studies at York)*. Basingstoke: Macmillan.
- Agarwal, B. (1994). *A Field of One's Own –Gender and Land Rights in South Asia*. Cambridge: Cambridge University Press.
- Ahmed, F. (2008). *Microcredit, Men, and Masculinity*. *Feminist Formations*, 20(2), 122-155.
- Amin, S. (2008). *Promoting Healthy, Safe, and Productive Transitions to Adulthood. Reforming marriage practices in Bangladesh* (Vol. Brief no. 31). New York: Population Council.
- Anderson, S., & Baland, J.-M. (2002). *The Economics Of Roscas And Intrahousehold Resource Allocation*. *The Quarterly Journal of Economics*, 117(3), 963-995.
- Cho, J., & Trent, A. (2006). *Validity in qualitative research revisited*. *Qualitative research*, 6, 319. doi: 10.1177/1468794106065006
- Clark, D. A. (2002). *The Capability Approach: Its Development, Critiques and Recent Advances*. Global Poverty Research Group.
- Deneulin, S., & Shahani, L. (2009). *An Introduction to the Human Development and Capability Approach: Freedom and Agency*. London: Centre for Development Studies.
- Dil, S. F. (1985). *Women in Bangladesh*. *Women & Politics*, 5(1), 51-67. doi: 10.1300/J014v05n01_04
- Edwards, M., & Hulme, D. (Eds.). (1996). *Beyond the Magic Bullet: NGO Performance and Accountability in the Post-Cold War World*. West Hartford: Kumarian Press.
- Evans, S. D. (2005). *From amelioration to transformation in human services: Towards critical practice*. Vanderbilt University.
- Faraizi, A. H., Rahman, T., & McAllister, J. (2011). *Microcredit and Women's Empowerment: A Case Study of Bangladesh*. Australia: Routledge.
- Goetz, A. M., & Gupta, R. S. (1996). *Who takes the credit? Gender, power, and control over loan use in rural credit programs in Bangladesh*. *World Development*, 24(1), 45-63. doi: [http://dx.doi.org/10.1016/0305-750X\(95\)00124-U](http://dx.doi.org/10.1016/0305-750X(95)00124-U)
- Grameen Bank. (2011, 15/07/2014). *Grameen Bank At A Glance*. Retrieved from http://www.grameeninfo.org/index.php?option=com_content&task=view&id=26&Itemid=175
- Hashemi, S. Schuler, S. and Riley, A. (1996) *Rural Credit Programs and Women's Empowerment in Bangladesh*, *World Development*, 24(4): 635-653.
- Hulme, D., & Moore, K. (2006). *Why has Microfinance been a policy success in Bangladesh (and beyond)?*: Economic and social research council (ESRC). Global poverty research group (GPRG).
- Johnson, R. B. (1997). *Examining the validity structure of qualitative research*. *Education*, 118 (2), 282-292.
- Kandiyoti, D. (1988). *Bargaining with patriarchy*. *Gender & society*, 2(3), 274-290.
- Karim, L. (2008). *Demystifying Micro-Credit The Grameen Bank, NGOs, and Neoliberalism in Bangladesh*. *Cultural Dynamics*, 20 (1), 5-29.
- Karim, L. (2011). *Microfinance and its discontents: Women in debt in Bangladesh*: University of Minnesota Press.
- Karl, M. (1995). *Women and empowerment: participation and decision making* (Vol. 10): Taylor & Francis.

- Khan, T. H., Islam, M. E., Talukder, M. I. A., & Khan, M. B. U. (2013). *Micro Credit-Women Empowerment Nexus Explored: A Study on the Women of Selected Rural Areas in Natore District, Bangladesh*. Research on Humanities and Social Sciences, 3.
- Khandker, S. R. (1998). *Fighting Poverty with Microcredit: Examples in Bangladesh*. Oxford University Press, New York.
- Klasen, S. (2006). "UNDP's gender-related measures: some conceptual problems and possible solutions". Journal of Human Development - special issue, Revisiting the Gender-related Development Index (GDI) and Gender Empowerment Measure (GEM), 7(2), 243-274. doi: doi:10.1080/14649880600768595
- Lincoln, Y. S., & Guba, E. G. (1985). *Naturalistic Inquiry*. SAGE Publications.
- Mills, C. W. (1959). *The sociological imagination*. New York: Oxford University Press.
- Moghadam, V. M. (1990). *Gender, Development, and Policy: Toward Equity and Empowerment*. World Institute for Development Economics Research of the United Nations University. Helsinki.
- Moser, C. (1993). *Gender planning and development*: London: Routledge.
- Montgomery, R., Bhattacharya, D., & Hulme, D. (1996). Credit for the Poor in Bangladesh: The BRAC Rural Development Programme and Employment Programme. In D. Hulme, & P. Mosley (Eds.), *Finance against Poverty*, Volume 2. London: Routledge.
- Nasrin, S. (2011). *Crime or Custom? Motivations Behind Dowry Practice in Rural Bangladesh*. Indian Journal of Gender Studies, 18 (1), 27-50.
- Nessa, T., Ali, J., Abdul-Hakim, R (2012). The Impact of Microcredit Program on Women Empowerment: Evidence from Bangladesh. Ontario International Development Agency. ISSN 1923-6662, Retrieved from <http://www.ssrn.com/link/OIDA-Intl-Journal-Sustainable-Dev.html>
- Nussbaum, M. (2000). Women's capabilities and social justice. Journal of Human Development, 1(2), 219-247.
- Nussbaum, M., & Glover, J. (1995). *Women, Culture and Development*, A Study of Human
- Parthasarathy, S. K. (2012). Fact and Fiction: Examining Microcredit/Microfinance from a Feminist Perspective. Association for Women's Rights in Development. Retrieved from www.awid.org
- Rahman, A. (1999). Micro-credit initiatives for equitable and sustainable development: Who pays? World Development, 27(1), 67-82. doi: [http://dx.doi.org/10.1016/S0305-750X\(98\)00105-3](http://dx.doi.org/10.1016/S0305-750X(98)00105-3)
- Robinson, M. (2001) *The Microfinance Revolution: Sustainable Finance for the Poor*, Washington: World Bank.
- Rozario, S. (2006). *The new burqa in Bangladesh: Empowerment or violation of women's rights?* Women's Studies International Forum, 29(4), 368-380. doi: <http://dx.doi.org/10.1016/j.wsif.2006.05.006>
- Sen, A. (1999). *Commodities and capabilities*. OUP Catalogue.
- Sen, A. (2001). What is development about. Frontiers of development economics, 506-513.
- Stewart, F. (2001). Women and human development: the capabilities approach, by MARTHA NUSSBAUM (Cambridge University Press, Cambridge: 2000). Journal of International Development, 13(8), 1191-1192. doi: 10.1002/jid.773.
- The World Bank Report, 2006 (1998, 11/09/2016), Access for all. Retrieved on 16/09, 2016, from

- <https://openknowledge.worldbank.org/bitstream/handle/10986/6973/350310REV0Access0for0All010OFFICIAL0USE1.pdf?sequence=1>.
- Todres, L., & Wheeler, S. (2001). The complementarity of phenomenology, hermeneutics and existentialism as a philosophical perspective for nursing research. *International Journal of Nursing Studies*, 38:31-38.
- UNICEF. (2010). Dhaka: UNICEF Bangladesh. Retrieved from www.unicef.org/bangladesh/Women_and_girls_in_Bangladesh.pdf.
- World Bank, *Whispers to Voices: Gender and Social Transformation in Bangladesh*, at 76 (2008). *Bangladesh Development Series*, Paper No. 22 (hereinafter “Whispers to Voices”).
- Young, Kate (1993). *Planning Development with Women: Making a World of Difference*. London: Macmillan.
- Yunus, M. (1989). *Credit for Self-Employment, A Fundamental Human Right*. In D. S. Gibbons (Ed.), 1992 [revised 1994]. *The Grameen Reader*. Dhaka: Grameen Bank.
- Yunus, M. (2003). *Banker to the poor: Micro-lending and the battle against world poverty*. New York: Public Affairs.
- Zaman, H. (1999). *Violence Against Women in Bangladesh: issues and responses*. *Women's Studies International Forum*, 22 (1), 37-48. USA.

Appendix



MELDESKJEMA

Meldeskjema (versjon 1.4) for forsknings- og studentprosjekt som medfører meldeplikt eller konsesjonsplikt (jf. personopplysningsloven og helseregisterloven med forskrifter).

1. Prosjektittel		
Tittel	Possibilities and limitations: user experiences with micro-credit transfer in rural Bangladesh.	
2. Behandlingsansvarlig institusjon		
Institusjon	Høgskolen i Oslo og Akershus	Velg den institusjonen du er tilknyttet. Alle nivå må oppgis. Ved studentprosjekt er det studentens tilknytning som er avgjørende. Dersom institusjonen ikke finnes på listen, vennligst ta kontakt med personvernombudet.
Avdeling/Fakultet	Fakultet for samfunnsfag	
Institutt	Institutt for sosialfag	
3. Daglig ansvarlig (forsker, veileder, stipendiat)		
Fornavn	Erika	Før opp navnet på den som har det daglige ansvaret for prosjektet. Veileder er vanligvis daglig ansvarlig ved studentprosjekt.
Etternavn	Gubrium	
Akademisk grad	Doktorgrad	Veileder og student må være tilknyttet samme institusjon. Dersom studenten har ekstern veileder, kan biveileder eller fagansvarlig ved studiestedet stå som daglig ansvarlig. Arbeidssted må være tilknyttet behandlingsansvarlig institusjon, f.eks. underavdeling, institutt etc.
Stilling	førsteamanuensis, sosialfag masterstudium	
Arbeidssted	University College of Oslo and Akershus	NB! Det er viktig at du oppgir en e-postadresse som brukes aktivt. Vennligst gi oss beskjed dersom den endres.
Adresse (arb.sted)	Oslo and Akershus University College of Applied Sciences Postboks 4 St. Olavs plass	
Postnr/sted (arb.sted)	0130 Oslo, Norway	
Telefon/mobil (arb.sted)	41366534 /	
E-post	Erika.Gubrium@hioa.no	
4. Student (master, bachelor)		
Studentprosjekt	Ja • Nei ○	NB! Det er viktig at du oppgir en e-postadresse som brukes aktivt. Vennligst gi oss beskjed dersom den endres.
Fornavn	Rahima Khatun	
Etternavn	Lipi	
Akademisk grad	Høyere grad	
Privatadresse	H0307, Jens Bjelkes Gate, 42	
Postnr/sted (privatadresse)	0578 Oslo	
Telefon/mobil	96712002 /	
E-post	s190496@stud.hioa.no	
5. Formålet med prosjektet		
Formål	Users experience in favor of women's empowerment with micro-credit transfer, in rural Bangladesh. The specific research question is-- How might Women's position in rural Bangladesh variably shape their experience for empowerment with implementation aspect of micro-credit scheme?	Redegjør kort for prosjektets formål, problemstilling, forskningsspørsmål e.l. Maks 750 tegn.
6. Prosjektomfang		
Velg omfang	<ul style="list-style-type: none"> • Enkel institusjon ○ Nasjonalt samarbeidsprosjekt ○ Internasjonalt samarbeidsprosjekt 	Med samarbeidsprosjekt menes prosjekt som gjennomføres av flere institusjoner samtidig, som har samme formål og hvor personopplysninger utveksles.
Oppgi øvrige institusjoner		

Oppgi hvordan samarbeidet foregår		
7. Utvalgsbeskrivelse		
Utvalget	The project will collect data from the women group who are users of Micro Credit scheme for at least 1 year.	Med utvalg menes dem som deltar i undersøkelsen eller dem det innhentes opplysninger om. F.eks. et representativt utvalg av befolkningen, skoleelever med lese- og skrivevansker, pasienter, innsatte.
Rekruttering og trekking	The sample will be collected in collaboration of Grameen Bank. In fact, they are user group of Micro Credit under Grameen Bank of Noble prize winner Dr. Mohammad Yunus.	Beskriv hvordan utvalget trekkes eller rekrutteres og oppgi hvem som foretar den. Et utvalg kan trekkes fra registre som f.eks. Folkeregisteret, SSB-registre, pasientregistre, eller det kan rekrutteres gjennom f.eks. en bedrift, skole, idrettsmiljø, eget nettverk.
Førstegangskontakt	The researcher will establish initial contact with the sample; firstly through e-mail to Grameen Bank.	Beskriv hvordan førstegangskontakten opprettes og oppgi hvem som foretar den. Les mer om dette på våre temasider.
Alder på utvalget	<input type="checkbox"/> Barn (0-15 år) <input type="checkbox"/> Ungdom (16-17 år) <input checked="" type="checkbox"/> Voksne (over 18 år)	
Antall personer som inngår i utvalget	10 women user of Micro Credit scheme.	
Inkluderes det myndige personer med redusert eller manglende samtykkekompetanse?	Ja <input type="radio"/> Nei <input checked="" type="radio"/>	Begrunn hvorfor det er nødvendig å inkludere myndige personer med redusert eller manglende samtykkekompetanse.
Hvis ja, begrunn		Les mer om Pasienter, brukere og personer med redusert eller manglende samtykkekompetanse
8. Metode for innsamling av personopplysninger		
Kryss av for hvilke datainnsamlingsmetoder og datakilder som vil benyttes	<input checked="" type="checkbox"/> Spørreskjema <input checked="" type="checkbox"/> Personlig intervju <input type="checkbox"/> Gruppeintervju <input type="checkbox"/> Observasjon <input type="checkbox"/> Psykologiske/pedagogiske tester <input type="checkbox"/> Medisinske undersøkelser/tester <input checked="" type="checkbox"/> Journaldata <input type="checkbox"/> Registerdata <input type="checkbox"/> Annen innsamlingsmetode	Personopplysninger kan innhentes direkte fra den registrerte f.eks. gjennom spørreskjema, intervju, tester, og/eller ulike journaler (f.eks. elevmapper, NAV, PPT, sykehus) og/eller registre (f.eks. Statistisk sentralbyrå, sentrale helseregistre).
Annen innsamlingsmetode, oppgi hvilken		
Kommentar		
9. Datamaterialets innhold		
Redegjør for hvilke opplysninger som samles inn	- How women decided to be connected with micro Credit scheme, how they control it and what they feel as obstacle or opportunity on the way to achieve empowerment.	Spørreskjema, intervju-/temaguide, observasjonsbeskrivelse m.m. sendes inn sammen med meldeskjemaet. NB! Vedleggene lastes opp til sist i meldeskjema, se punkt 16 Vedlegg.
Samles det inn direkte personidentifiserende opplysninger?	Ja <input checked="" type="radio"/> Nei <input type="radio"/>	Dersom det krysses av for ja her, se nærmere under punkt 11 Informasjonssikkerhet.
Hvis ja, hvilke?	<input type="checkbox"/> 11-sifret fødselsnummer <input checked="" type="checkbox"/> Navn, fødselsdato, adresse, e-postadresse og/eller telefonnummer	Les mer om hva personopplysninger er NB! Selv om opplysningene er anonymiserte i oppgave/rapport, må det krysses av dersom direkte og/eller indirekte personidentifiserende opplysninger innhentes/registreres i forbindelse med prosjektet.
Spesifiser hvilke		

Samles det inn indirekte personidentifiserende opplysninger?	Ja <input type="radio"/> Nei <input checked="" type="radio"/>	En person vil være indirekte identifiserbar dersom det er mulig å identifisere vedkommende gjennom bakgrunnsopplysninger som for eksempel bostedskommune eller arbeidsplass/skole kombinert med opplysninger som alder, kjønn, yrke, diagnose, etc. Kryss også av dersom ip-adresse registreres.
Hvis ja, hvilke?		
Samles det inn sensitive personopplysninger?	Ja <input type="radio"/> Nei <input checked="" type="radio"/>	
Hvis ja, hvilke?	<input type="checkbox"/> Rasemessig eller etnisk bakgrunn, eller politisk, filosofisk eller religiøs oppfatning <input type="checkbox"/> At en person har vært mistenkt, siktet, tiltalt eller dømt for en straffbar handling <input type="checkbox"/> Helseforhold <input type="checkbox"/> Seksuelle forhold <input type="checkbox"/> Medlemskap i fagforeninger	
Samles det inn opplysninger om tredjeperson?	Ja <input type="radio"/> Nei <input checked="" type="radio"/>	Med opplysninger om tredjeperson menes opplysninger som kan spores tilbake til personer som ikke inngår i utvalget. Eksempler på tredjeperson er kollega, elev, klient, familiemedlem.
Hvis ja, hvem er tredjeperson og hvilke opplysninger registreres?		
Hvordan informeres tredjeperson om behandlingen?	<input type="checkbox"/> Skriftlig <input type="checkbox"/> Muntlig <input type="checkbox"/> Informeres ikke	
Informeres ikke, begrunn		
10. Informasjon og samtykke		
Oppgi hvordan utvalget informeres	<input checked="" type="checkbox"/> Skriftlig <input type="checkbox"/> Muntlig <input type="checkbox"/> Informeres ikke	Vennligst send inn informasjonsskrivet eller mal for muntlig informasjon sammen med meldeskjema.
Begrunn		NB! Vedlegg lastes opp til sist i meldeskjemaet, se punkt 16 Vedlegg. Dersom utvalget ikke skal informeres om behandlingen av personopplysninger må det begrunnes. Last ned vår veiledende mal til informasjonsskriv
Oppgi hvordan samtykke fra utvalget innhentes	<input checked="" type="checkbox"/> Skriftlig <input type="checkbox"/> Muntlig <input type="checkbox"/> Innhentes ikke	Dersom det innhentes skriftlig samtykke anbefales det at samtykkeerklæringen utformes som en svarslipp eller på eget ark. Dersom det ikke skal innhentes samtykke, må det begrunnes.
Innhentes ikke, begrunn		
11. Informasjonssikkerhet		
Direkte personidentifiserende opplysninger erstattes med et referansenummer som viser til en atskilt navneliste (koblingsnøkkel)	Ja <input checked="" type="radio"/> Nei <input type="radio"/>	Har du krysset av for ja under punkt 9 Datamaterialets innhold må det merkes av for hvordan direkte personidentifiserende opplysninger registreres.
Hvordan oppbevares navnelisten/koblingsnøkkelen og hvem har tilgang til den?	All field notes and information will be made anonymous using a code system and will be safely stored in a password-protected and encrypted folder.	NB! Som hovedregel bør ikke direkte personidentifiserende opplysninger registreres sammen med det øvrige datamaterialet.
Direkte personidentifiserende opplysninger oppbevares sammen med det øvrige materialet	Ja <input checked="" type="radio"/> Nei <input type="radio"/>	
Hvorfor oppbevares direkte personidentifiserende opplysninger sammen med det øvrige datamaterialet?	Yes. to specify the data with its identity.	

Oppbevares direkte personidentifiserbare opplysninger på andre måter?	Ja ● Nei ○	
Spesifiser	personal information (name, address, telephone number) also will be kept separately from the interview data material in a pin drive that will be stored in researcher's personal Laptop. Pseudonyms for individual names and places will be used when reporting the data.	
Hvordan registreres og oppbevares datamaterialet?	<input type="checkbox"/> Fysisk isolert datamaskin tilhørende virksomheten <input type="checkbox"/> Datamaskin i nettverkssystem tilhørende virksomheten <input type="checkbox"/> Datamaskin i nettverkssystem tilknyttet Internett tilhørende virksomheten <input type="checkbox"/> Fysisk isolert privat datamaskin <input checked="" type="checkbox"/> Privat datamaskin tilknyttet Internett <input type="checkbox"/> Videoopptak/fotografi <input type="checkbox"/> Lydopptak <input type="checkbox"/> Notater/papir <input type="checkbox"/> Annen registreringsmetode	<p>Merk av for hvilke hjelpemidler som benyttes for registrering og analyse av opplysninger.</p> <p>Sett flere kryss dersom opplysningene registreres på flere måter.</p>
Annen registreringsmetode beskriv		
Behandles lyd-/videoopptak og/eller fotografi ved hjelp av datamaskinbasert utstyr?	Ja ● Nei ○	<p>Kryss av for ja dersom opptak eller foto behandles som lyd-/bildefil.</p> <p>Les mer om behandling av lyd og bilde.</p>
Hvordan er datamaterialet beskyttet mot at uvedkommende får innsyn?	The responsible parties at each site shall ensure that data are protected. In addition, the parties will regularly assess the potential danger through changing passwords, changing the locks, etc. The parties responsible will also document these assessments throughout the process.	Er f.eks. datamaskintilgangen beskyttet med brukernavn og passord, står datamaskinen i et låsbart rom, og hvordan sikres bærbar enheter, utskrifter og opptak?
Dersom det benyttes mobile lagringsenheter (bærbar datamaskin, minnepenn, minnekort, cd, ekstern harddisk, mobiltelefon), oppgi hvilke	Dell laptop computer RAM 2:00 GB attached disk drive	NB! Mobile lagringsenheter bør ha mulighet for kryptering.
Vil medarbeidere ha tilgang til datamaterialet på lik linje med daglig ansvarlig/student?	Ja ● Nei ○	
Hvis ja, hvem?	Supervisor of the student's project	
Overføres personopplysninger ved hjelp av e-post/Internett?	Ja ○ Nei ●	F.eks. ved bruk av elektronisk spørreskjema, overføring av data til samarbeidspartner/databehandler mm.
Hvis ja, hvilke?		
Vil personopplysninger bli utlevert til andre enn prosjektgruppen?	Ja ○ Nei ●	
Hvis ja, til hvem?		
Samles opplysningene inn/behandles av en databehandler?	Ja ○ Nei ●	Dersom det benyttes eksterne til helt eller delvis å behandle personopplysninger, f.eks. Questback, Synovate MMI, Norfakta eller transkriberingsassistent eller tolk, er dette å betrakte som en databehandler. Slike oppdrag må kontraktsreguleres
Hvis ja, hvilken?		Les mer om databehandleravtaler her
12. Vurdering/godkjenning fra andre instanser		
Søkes det om dispensasjon fra taushetsplikten for å få tilgang til data?	Ja ○ Nei ●	For å få tilgang til taushetsbelagte opplysninger fra f.eks. NAV, PPT, sykehus, må det søkes om

Kommentar		dispensasjon fra taushetsplikten. Dispensasjon søkes vanligvis fra aktuelt departement. Dispensasjon fra taushetsplikten for helseopplysninger skal for alle typer forskning søkes Regional komité for medisinsk og helsefaglig
Søkes det godkjenning fra andre instanser?	Ja ● Nei ○	F.eks. søke registreier om tilgang til data, en ledelse om tilgang til forskning i virksomhet, skole, etc.
Hvis ja, hvilke?	Permission from Grameen Bank to collect data from their beneficiaries.	
13. Prosjektperiode		
Prosjektperiode	Prosjektstart:01.09.2013 Prosjektslutt:31.08.2014	Prosjektstart Vennligst oppgi tidspunktet for når førstegangskontakten med utvalget opprettes og/eller datainnsamlingen starter. Prosjektslutt Vennligst oppgi tidspunktet for når datamaterialet enten skal anonymiseres/slettes, eller arkiveres i påvente av oppfølgingsstudier eller annet. Prosjektet anses vanligvis som avsluttet når de oppgitte analyser er ferdigstilt og resultatene publisert, eller oppgave/avhandling er innlevert og sensurert.
Hva skal skje med datamaterialet ved prosjektslutt?	<input checked="" type="checkbox"/> Datamaterialet anonymiseres <input type="checkbox"/> Datamaterialet oppbevares med personidentifikasjon	Med anonymisering menes at datamaterialet bearbeides slik at det ikke lenger er mulig å føre opplysningene tilbake til enkeltpersoner.NB! Merk at dette omfatter både oppgave/publikasjon og rådata. Les mer om anonymisering
Hvordan skal datamaterialet anonymiseres?	Interview participants will be assigned a code. The code list will be kept in its own file on a password protected computer. Pseudonyms for individual names and places will be used when reporting the data.	Hovedregelen for videre oppbevaring av data med personidentifikasjon er samtykke fra den registrerte. Årsaker til oppbevaring kan være planlagte oppfølgingsstudier, undervisningsformål eller annet. Datamaterialet kan oppbevares ved egen institusjon, offentlig arkiv eller annet. Les om arkivering hos NSD
Hvorfor skal datamaterialet oppbevares med personidentifikasjon?		
Hvor skal datamaterialet oppbevares, og hvor lenge?		
14. Finansiering		
Hvordan finansieres prosjektet?	Self-financed by researcher	
15. Tilleggsopplysninger		
Tilleggsopplysninger		
16. Vedlegg		
Antall vedlegg	4	



Harald Hårfagres gate 29
N-5007 Bergen
Norway
Tel: +47-55 58 21 17
Fax: +47-55 58 96 50
nsd@nsd.uib.no
www.nsd.uib.no
Org. nr. 985 321 884

Erika Kathleen Gubrium
Institutt for sosialfag Høgskolen i Oslo og Akershus
Postboks 4 St. Olavs plass
0130 OSLO

Vår dato: 05.11.2013

Vår ref: 36070 / 2 / AMS

Deres dato:

Deres ref:

TILBAKEMELDING PÅ MELDING OM BEHANDLING AV PERSONOPPLYSNINGER

Vi viser til melding om behandling av personopplysninger, mottatt 27.10.2013. Meldingen gjelder prosjektet:

36070	<i>Possibilities and limitations: user experiences with micro-credit transfer in rural Bangladesh</i>
Behandlingsansvarlig	Høgskolen i Oslo og Akershus, ved institusjonens overste leder
Daglig ansvarlig	Erika Kathleen Gubrium
Student	Rahima Khatun Lipi

Personvernombudet har vurdert prosjektet og finner at behandlingen av personopplysninger er meldepliktig i henhold til personopplysningsloven § 31. Behandlingen tilfredsstiller kravene i personopplysningsloven.

Personvernombudets vurdering forutsetter at prosjektet gjennomføres i tråd med opplysningene gitt i melde skjemaet, korrespondanse med ombudet, ombudets kommentarer samt personopplysningsloven og helseregisterloven med forskrifter. Behandlingen av personopplysninger kan settes i gang.

Det gjøres oppmerksom på at det skal gis ny melding dersom behandlingen endres i forhold til de opplysninger som ligger til grunn for personvernombudets vurdering. Endringsmeldinger gis via et eget skjema, <http://www.nsd.uib.no/personvern/meldeplikt/skjema.html>. Det skal også gis melding etter tre år dersom prosjektet fortsatt pågår. Meldinger skal skje skriftlig til ombudet.

Personvernombudet har lagt ut opplysninger om prosjektet i en offentlig database, <http://pvo.nsd.no/prosjekt>.

Personvernombudet vil ved prosjektets avslutning, 31.08.2014, rette en henvendelse angående status for behandlingen av personopplysninger.

Vennlig hilsen

Vigdis Namtvedt Kvalheim

Anne-Mette Somby

Kontaktperson: Anne-Mette Somby tlf: 55 58 24 10

Vedlegg: Prosjektvurdering

Dokumentet er elektronisk produsert og godkjent ved NSDs rutiner for elektronisk godkjenning.

Avdelingskontorer / District Offices:

OSLO: NSD, Universitetet i Oslo, Postboks 1055 Blindern, 0316 Oslo. Tel: +47-22 85 52 11. nsd@uio.no
TRONDHEIM: NSD, Norges teknisk-naturvitenskapelige universitet, 7491 Trondheim. Tel: +47-73 59 19 07. kyrrsvarva@svt.ntnu.no
TROMSØ: NSD, SVF, Universitetet i Tromsø, 9037 Tromsø. Tel: +47-77 64 43 36. nsdmaa@svt.uit.no

Kopi: Rahima Khatun Lipi H0307, Jens Bjelkes Gate, 42 0578 OSLO



According to the notification form there will be obtained written/oral consent based on written information about the project and the processing of personal data. The Data Protection Official finds the letter of information satisfactory according to the Personal Data Act.

The information will be registered on a private computer. The Data Protection Official for Research presupposes that the use of a private computer is in accordance with the routines for data security for Høgskolen i Oslo og Akershus.

When the project is completed, by 31.08.2014, the data material will be made anonymous by deleting directly and indirectly identifying variables. In order for the data to be fully anonymised, all directly identifying data, such as names/reference numbers must be deleted, and indirectly identifying data in the remaining material must be deleted or changed.

Appendix 3: Invitation, and consent letter

PARTICIPANTS



Invitation to participate in the study on micro-credit

You are invited to participate in the study on 'Dignity and Empowerment: An exploration of the microcredit experiences of women in rural Bangladesh.', where the research is to fulfil Master's thesis requirement and aim to collect the experiences of micro-credit users who are women and the scheme is almost the same model of Grameen Bank. We would like to hear about your experiences as a user. You discuss these experiences with the Researcher from University College of Oslo and Akershus.

What is expected?

We hope that you can talk with me for about two hours about your experiences. The interview will take place in your home or if you prefer elsewhere for interview, but your home will be visited by Researcher; even you can take part of the interview when you are doing your household work.

If you are willing to participate in the study, we would like to learn a little more about:

- Why I am interested to take your interview?
- Importance of your experiences with the services and why this is also important for research.
- Your thoughts and feelings on the support you've received to develop your economic status.
- Your thoughts on what could be done to improve the support that you receive.

Participation, confidentiality and reporting

We ask your permission to tape record the interviews/documentation through writing. All the information you share for the research will be held confidential and your names or other personal information will not be used in any place of the research work.

When the research work is finished the information you have provided will be destroyed. WE will also contact you and provide you with a report of our key findings and of how we plan to use these findings.

You are encouraged to ask questions or clarify the information you've received about this study before the interview begins and as needed throughout the interview. You are free to withdraw from the study at any time without explanation as to why you have chosen to do so.

Should you have any questions about the ongoing study, please communicate: Rahima Khatun Lipi, E-mail: s190496@stud.hioa.no Mobile number: 96712002.

On behalf of the research group at University College of Oslo and Akershus: Erika Gubrium (Thesis Supervisor), Rahima Khatun Lipi (researcher).

PARTICIPANTS



CONSENT FORM FOR PARTICIPATION IN THE STUDY

I have received written and oral information about the study 'Dignity and Empowerment: An exploration of the microcredit experiences of women in rural Bangladesh.' and am willing to participate in the study.

Date: ____ (day)/ ____ (month) 2013

Place: _____

Signature: _____

Name (all caps): _____

Address (all caps): _____

Zip code: _____ Village: _____ Thana: _____

Phone number (if any): _____

Mobile ph number(if any): _____

I prefer to be contacted on my:

_____ Mail

_____ Phone

Appendix 4: Information and recruitment form

PARTICIPANTS



Informational letter

Request for participation in the research project ' Dignity and Empowerment: An exploration of the microcredit experiences of women in rural Bangladesh.'

Hi,

My name is Rahima Khatun Lipi and I am a Master's student in International Social Welfare and Health Policy at the University College of Oslo and Akershus. You are invited to participate in an interview where the aim is to explore users experiences about micro-credit. The project is for my Master's Thesis and the advisor for my thesis is førsteamanuensis Erika Gubrium.

What are criteria of participants?

Women, who are at least 20 years old and using microcredit from The Grameen Bank two years or more.

What happens next?

You will first be contacted through home visit to agree upon a place and time for the interview. You will also be asked to fill out a consent form when Research Assistant meets. The interview itself will take approximately an hour which may also needs follow up.

The interview will give you the opportunity to:

- Express your thoughts and experiences concerning your participation in micro-credit policy, in terms of its implementation policy and the meaning works for women in the society.

It is voluntary to participate in the interview. You are encouraged to ask questions and clarify information both before the interview begins and as needed during the interview. You are free to withdraw from the interview at any time without explanation.

I ask your permission to record the interview; either by tape recorder or written. In this way I can be sure that I have accurately gathered everything that has been said. All the information that you share with me will be held confidential. I will use the information obtained in the interviews to write thesis. When I write the thesis I will not reveal names or any other personal information about you.

Should you have questions regarding the interview process, please call me at phone number 96712002(in Norway)/ 01741287408 (in Bangladesh), or send an e-mail to the following address: s190496@stud.hioa.no.

Thanks for your participation!

Rahima Khatun Lipi

Appendix 5: Questionnaire

Background:

1. Family life and challenges as a woman

Q. What work you do in your family? What challenges you face in family as a women?

2. Work experience

Q. What kinds of work experience do you have since you've borrowed the microcredit for the family?
Are you still working on the same? (If 'yes' how? If 'no' why)

3. Everyday challenges providing for family

Q. What sorts of challenges have you experienced in trying to provide (varying material items) for your family?

4. Where do interests lie? What would she *like* to do for work and with her life?

Q. What work you like most to do? What skills do bring your work which you like most?

5. How and why microcredit had been taken?

- a. What were your ideas about microfinance before taking the loan?
- b. What was your hope to achieve in taking out a loan?
- c. Was it your decision to take out a loan?
- d. Have her ideas/feelings about microfinance changed through her experience as a recipient?

Obstacles Women face in Family regarding loan management/investment/Repayment:

1. (*If women themselves manage/invest the credit*) Describe any family support received while investing skill and time for making your financial investment
 - a. In terms of making contacts and maintaining communication
 - b. In terms of household work and childcare sharing
 - c. In terms of decision making for investment

2. *(If credit invested by another family member)* Who in the family managed/invested your loan?
 - a. Who, how and why it was decided to be managed/invested by this particular family member?
 - b. How do you feel about this management/investment?
3. (Both scenarios) What trade is your money invested in?
 - a. Do your skills and interests match the investment?
 - b. Is there any expectation or intention – by loaning institution or family members – that the investment will match skill set or interests? (refer back to information gained during background probing)
4. Obstacles faced or new possibilities gained when making the investment
 - a. Control over investment decisions
 - b. Saving money to pay back loan
 - c. Impact on oneself (psychological impact) and on family relationships
 - d. Barriers or enabling factors when investing
 - i. attitude of family members and society
 - ii. time management and support of other family members
 - e. How you coped with challenges or gained from new possibilities
 - f. If you are default payer anytime and the reason and role of family in that case.

Experiences Women face from loaning institute in terms of management/investment/Repayment:

5. Received facilities from the loaning institutes (loan / training/ any other support)
6. Paying weekly installments
 - a. Opinion about the interest rate and time of repayment
 - b. Describe experience with the given interest rate and time of repayment.
 - c. Feeling on the eve of loan payment date and why they felt such feeling?
 - d. Any unexpected experience they faced with the staff of loaning institute while they were paying the loan?
 - e. Experience they gained as a loan defaulter (if any). What was the role of loaning institute and the peer group in case of that?